

Current Borrower: David K. Lance  
Client Loan Number: 39578753  
B&H File Number: 241442  
VA/FHA/PMI Number: 7581703fl  
Loan Type: FHA  
Property Address: 10791 Ridgefield Drive, Olive Branch, MS 38654

### **SUBSTITUTION OF TRUSTEE**

WHEREAS, on April 27, 1999, David K. Lance, a single person and Melissa A. Hankins, a single person, executed a deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1106 at Page 0689 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

#### **SEE ATTACHED EXHIBIT "A"**

WHEREAS, the aforesaid deed of trust was assigned to Union Planters Bank, National Association, by instrument dated May 3, 1999, and recorded in Book 1120 at Page 0666 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to THE BANK OF NEW YORK AS TRUSTEE, FOR THE CERTIFICATEHOLDERS OF THE REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2003-R3, by instrument dated January 29, 2007, and recorded in Book 2656 at Page 71 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said THE BANK OF NEW YORK AS TRUSTEE, FOR THE CERTIFICATEHOLDERS OF THE REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2003-R3, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute James L. DeLoach or Zachary A. Copp, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, THE BANK OF NEW YORK AS TRUSTEE, FOR THE CERTIFICATEHOLDERS OF THE REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2003-R3, does hereby appoint and substitute James L. DeLoach or Zachary A. Copp, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

DLI UPS

WITNESS THE SIGNATURE of THE BANK OF NEW YORK AS TRUSTEE, FOR THE  
 CERTIFICATEHOLDERS OF THE REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2003-R3,  
 acting by and through its duly authorized officer, this the 14<sup>th</sup> day of August, 2007.

JAMES L. DELOACH OR ZACHARY A. COPP OF  
 BUTLER & HOSCH, PA AS ATTORNEY IN  
 FACT FOR COUNTRYWIDE HOME LOANS,  
 INC. AS ATTORNEY IN FACT FOR THE BANK  
 OF NEW YORK AS TRUSTEE, FOR THE  
 CERTIFICATEHOLDERS OF THE  
 REPERFORMING LOAN REMIC TRUST  
 CERTIFICATES, SERIES 2003-R3

James L. DeLoach  
JAMES L. DELOACH

STATE OF TEXAS           )  
                                   )  
 COUNTY OF DALLAS       )       ACKNOWLEDGMENT

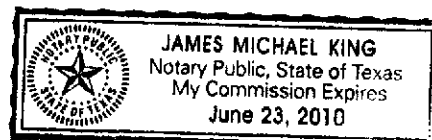
PERSONALLY appeared before me, the undersigned authority in and for the County and State of  
 aforesaid, JAMES L. DELOACH, known to me to be an attorney of Butler & Hosch, PA., who  
 acknowledged to and before me that he executed the foregoing instrument in writing on the day and year  
 therein mentioned, for and on behalf of the said association, after having been the first duly authorized so to  
 do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 14<sup>th</sup> day of  
August, 2007.

James Michael King  
 Notary Public

My Commission Expires:

THIS DOCUMENT PREPARED BY:  
 Kortney R. Gurnell  
 Butler & Hosch, P.A.  
 13800 Montfort Drive, Suite 300  
 Dallas, Texas 75240  
 Telephone No.: (972) 233-2500



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**EXHIBIT "A"**

LOT 74, SECTION D, OLIVE RIDGE SUBDIVISION, LOCATED IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 6 WEST, AS RECORDED IN PLAT BOOK 51, PAGE 17 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 10791 Ridgefield Drive, Olive Branch, MS 38654